



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

Insurance Against Unemployment. By DAVID F. SCHLOSS.
London, P. S. King and Son, 1909.—viii, 132 pp.

Mr. Schloss's little book gives an excellent account of those forms of unemployment insurance in which the contributions of the insured are supplemented by subventions, either from charitable associations or (the more usual case) from municipal, provincial or state authorities. The development of such insurance has been very rapid in recent years. When, in 1898, W. F. Willoughby wrote his admirable work on *Workmen's Insurance*, only a few unimportant experiments had been made. Even in 1904, when Mr. Schloss made a comprehensive report to the British Board of Trade on "Agencies and Methods for Dealing with the Unemployed in certain Foreign Countries," the systems of assisted unemployment insurance were of small practical importance, but since that year the practice has received great extension. The present volume, in which Mr. Schloss brings the information contained in his report down to date, contains, therefore, much new information.

The earlier schemes of assisted unemployment insurance originated in certain Swiss municipalities between 1895 and 1901. Similar systems were organized in Cologne in 1896 and in Venice in 1901. Under the "Swiss plan" the same premium was paid by all of the insured irrespective of occupation, and the administration of the fund was in the hands of the municipality. All of these schemes have been abandoned, with the exception of those at Berne and Cologne, and they are of small importance, being in effect forms of poor relief for workers affected by seasonal unemployment. Moreover, the "Swiss plan" has received in recent years no extension.

The beginning of the great expansion in assisted unemployment insurance dates from the establishment at Ghent, in 1901, of a system under which the trade unions of that city were enabled to increase their unemployed benefits through the receipt of a grant for this purpose from the municipality. The history of unemployment insurance since 1901 consists of the adoption of the "Ghent plan," not only by other municipalities, but also by several national governments. Legislation providing for public subsidies to associations organized for the purpose of furnishing unemployment insurance to their members was enacted by France in 1905, by Norway in 1906 and 1908, and by Denmark in 1907. In all of the municipalities and countries which have adopted the "Ghent plan," any group of workmen in a trade may organize for the purpose of insuring themselves against unemployment and may receive the governmental subsidy, but practically the

only groups so organized are the trade unions. Both in Denmark and Norway the governments have attempted, as yet with slight success, to force the unions to admit non-unionists to participation in the unemployment insurance.

Mr. Schloss draws from his survey the following conclusions :

(1) Any successful system of unemployment insurance must be organized by trades ; in the first place, because the risk of unemployment varies widely among different trades, and the combination of all the insured at a single rate drives away the persons employed in those trades where the risk of unemployment is slight ; and secondly, because the trade-association method reduces the chances of fraud. The practical result of this conclusion is that unemployment insurance must be managed through trade unions, since it is impracticable to establish trade associations merely for such insurance.

(2) The subsidies should be national, at any rate in England, since the trade unions and the scale of their unemployed benefits are national.

(3) The system of unemployed benefits can best be operated in connection with labor registries.

GEORGE E. BARNETT.

JOHNS HOPKINS UNIVERSITY.

Statistik und Gesellschaftslehre. BY GEORGE VON MAYR.
Band III: *Sozialstatistik (Moralstatistik, Bildungsstatistik, Wirtschaftsstatistik, politische Statistik)*. Erste Lieferung. Tübingen, J. C. B. Mohr, 1909.—260 pp.

The first and second volumes of this monumental work were published in 1895 and 1897 and were reviewed by the late Richmond Mayo-Smith in this *QUARTERLY*.¹ Those who are interested to inform themselves regarding the writer's conception of statistics and the general scope of his entire work will find assistance in these earlier reviews. It is a pleasure to welcome this first part of the third volume and to learn that the second part may be expected within the current year. A third part will complete the volume and the entire work, but it is not to be expected until after the results of the German census of occupations and industries taken in 1907 have been published.

The primary division of the work as a whole is into theoretical statistics, which occupies the first volume, and practical statistics, the theme of the second and third volumes. Practical statistics falls into

¹ Vol. x, pp. 475-485, and vol. xiii, pp. 161-163.